

Appendix E: Housing Needs Assessment

Lynden Comprehensive Plan Update 2025

This Housing Needs Assessment (HNA) was prepared as part of the background analysis for updating the Housing Element of the City of Lynden’s 2025 Comprehensive Plan. As required by RCW 36.70A.070(2), jurisdictions planning under the Growth Management Act (GMA) must include a Housing Element in their comprehensive plan, which identifies current and future housing needs to serve all economic segments of the community and analyzes potential gaps in housing supply, type, and affordability.

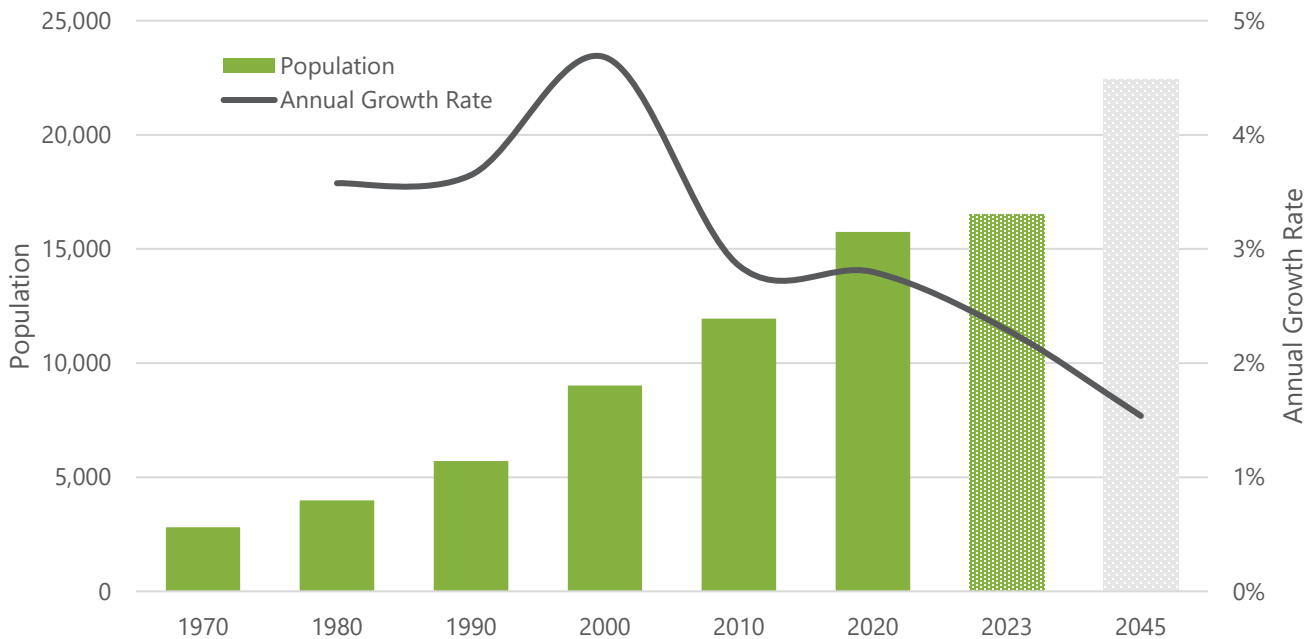
Community Profile

This section summarizes key data on Lynden’s population, demographics, household characteristics, and special housing needs. This information provides an important basis for understanding current and future housing needs in the city.

Population Characteristics

Lynden’s population has grown from around **2,800** in 1970 to **16,520** in 2023, a nearly five-fold increase. This has been a **gradual but consistent** growth trajectory, with annual growth rates between 3 and 4.5 percent. Since the 2020 Census, the city’s population has grown by about 1.2 percent per year. This slower growth rate is expected to continue, with a **2045 population target of 22,414** as set by Whatcom County, based on Washington Office of Financial Management (OFM) population projects for the county. In order to accommodate this projected population growth, Lynden will need to plan for an additional **3,535 new housing units** between 2023 and 2045.

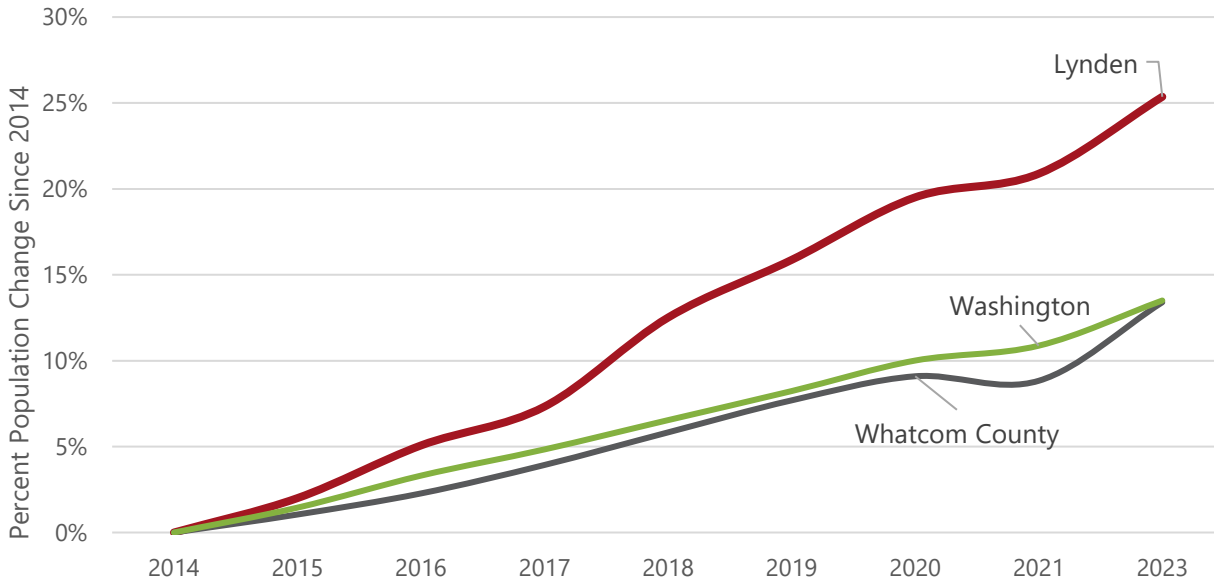
Figure 1. Lynden Population and Growth Rate, 1970-2045 (projected)



Source: Washington Office of Financial Management (OFM) Historic Population Data and April 1 Population Estimates, Whatcom County Non-Binding Multi-Jurisdictional Resolution No. 2025-011 (Adopted March 11, 2025)

As shown below in Figure 2, Lynden’s population has **grown at a faster rate than Whatcom County and the statewide population** over the past decade, with a population increase of about **25 percent** since 2014, compared to increases of about 13 percent over the same period in the County and State overall.

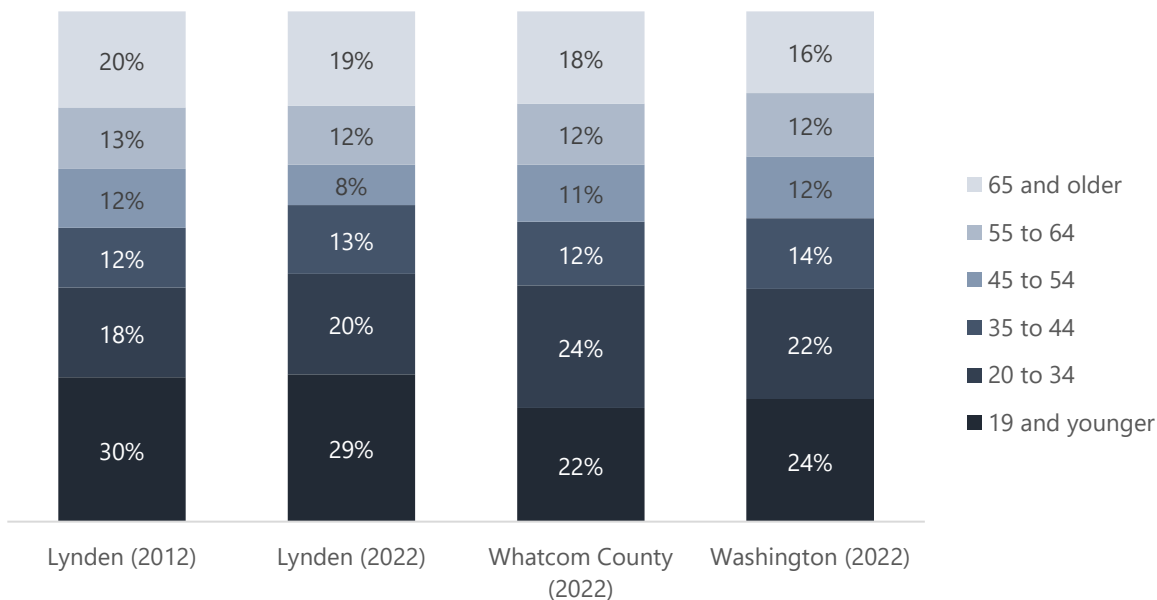
Figure 2. Lynden Population Change 2013-2023, with Regional Comparisons



Source: Washington Office of Financial Management (OFM) Historic Population Data and April 1 Population Estimates

Age distribution in Lynden’s population is relatively consistent with statewide average, and **skews slightly younger than Whatcom county overall**. As shown below in Figure 3, the city’s population has become somewhat younger over the past decade, with a notable decrease in residents aged 45 to 54 and an increase in those aged 35-44. This may signal a **need for family-sized units in the city**.

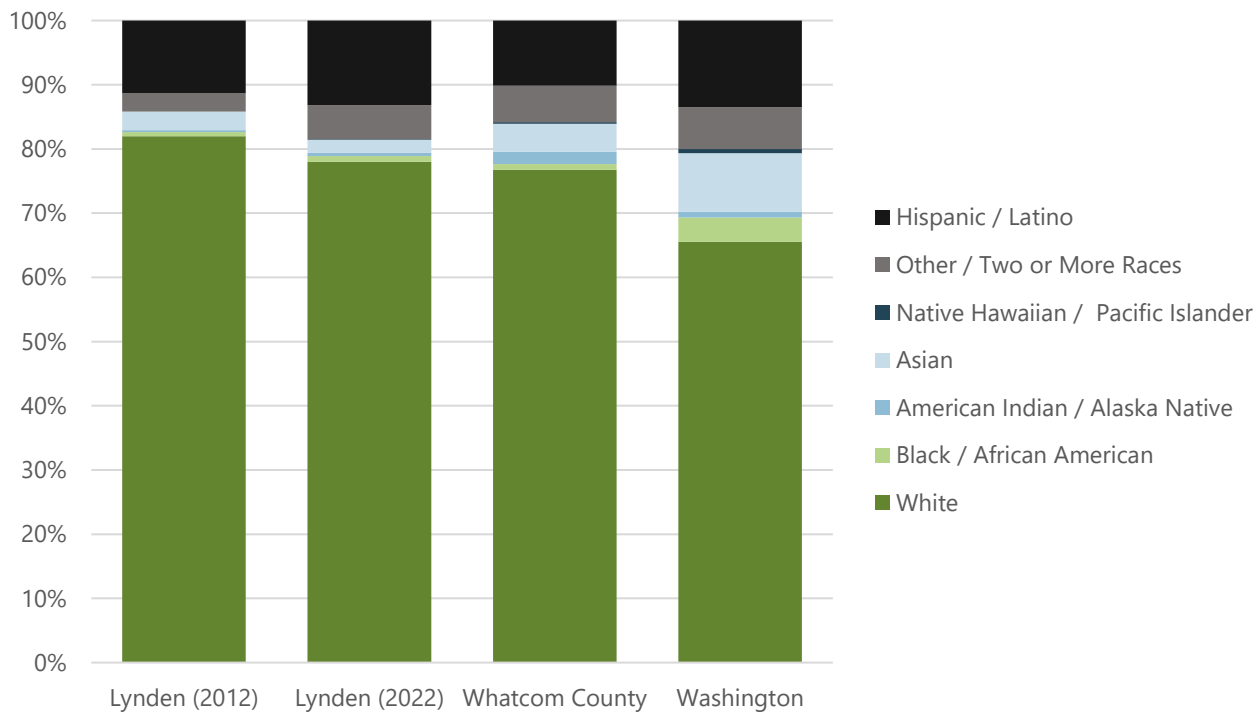
Figure 3. Age Distribution in Lynden with Regional Comparison, 2010-2022



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table DP05

Lynden’s population is significantly less ethnically and racially diverse than Washington State as a whole, but **similar in overall ethnic and racial makeup to Whatcom County**, with a slightly **higher share of Hispanic/Latino residents** at 13 percent, compared to 10 percent countywide. White residents make up 78 percent of Lynden’s population, with 5 percent identifying as mixed race, 2 percent as Asian, 1 percent as Black/African-American, and smaller shares of Asian, Hawaiian, Pacific Islander, and other races. **In the past decade, Lynden’s population has diversified**, with 22 percent identifying as BIPOC (Black, Indigenous, People of Color) in 2022, compared with 18 percent in 2012. Although Census data indicates that there are not significant disparities in homeownership rates by race, there are racial disparities in income and housing cost-burden in Lynden, discussed further in the Racially Disparate Impacts Analysis Appendix of this Comprehensive Plan.

Figure 4. Race/Ethnicity in Lynden with Regional Comparisons, 2010-2022

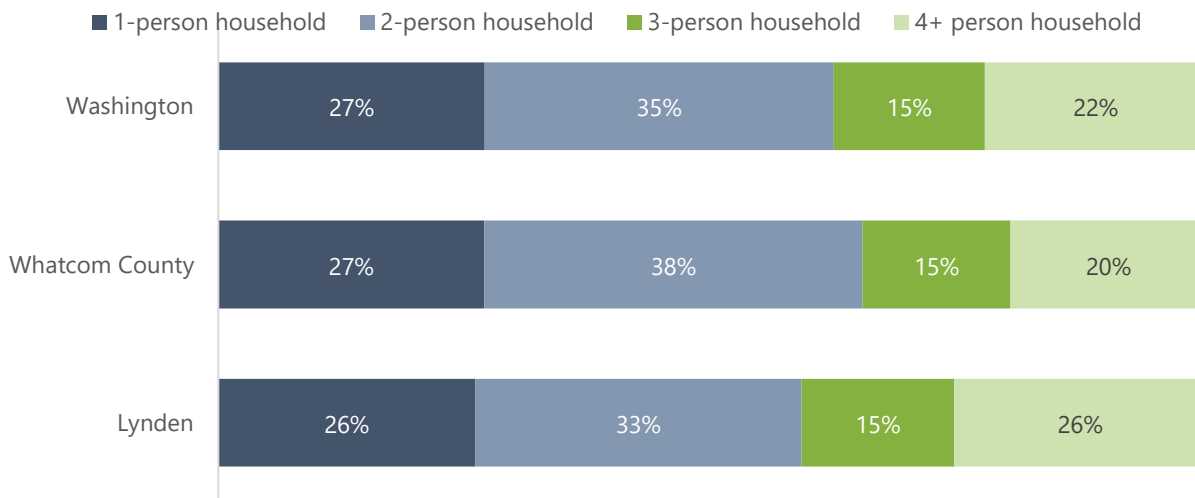


Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table DP05

Household Characteristics

As of the 2022 American Community Survey, there were **5,786 households** in Lynden, resulting in an average **2022 household size of 2.71**. This is larger than Whatcom County’s 2022 average household size of 2.48 and the 2022 statewide average of 2.58. This correlates with the larger share of younger residents seen above in Figure 3. A more granular breakdown of household size is shown below in Figure 5. **More than a quarter of households have more than 4 people**, and Lynden has a noticeably smaller share of two-person households when compared with the County.

Figure 5. Lynden Household Size with Regional Comparison, 2022



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table S2501

Figure 6 below shows data on the makeup of Lynden’s households. Overall, **64 percent of households are family households**, defined as two or more related family members living together in any combination. Of these, the majority are married couples. About **a third of Lynden households have children**, noticeably higher than the 24 percent of households in Whatcom County and 27 percent of households statewide with children. When combined with the data on the comparative younger population and larger household sizes in Lynden discussed previously, this shows a potential need for more family-sized housing units in the city. On the other hand, **13 percent of Lynden’s households are single householders aged 65 or older living alone** – slightly higher than county and statewide averages. These older residents may need smaller and more accessible housing units to meet their needs.

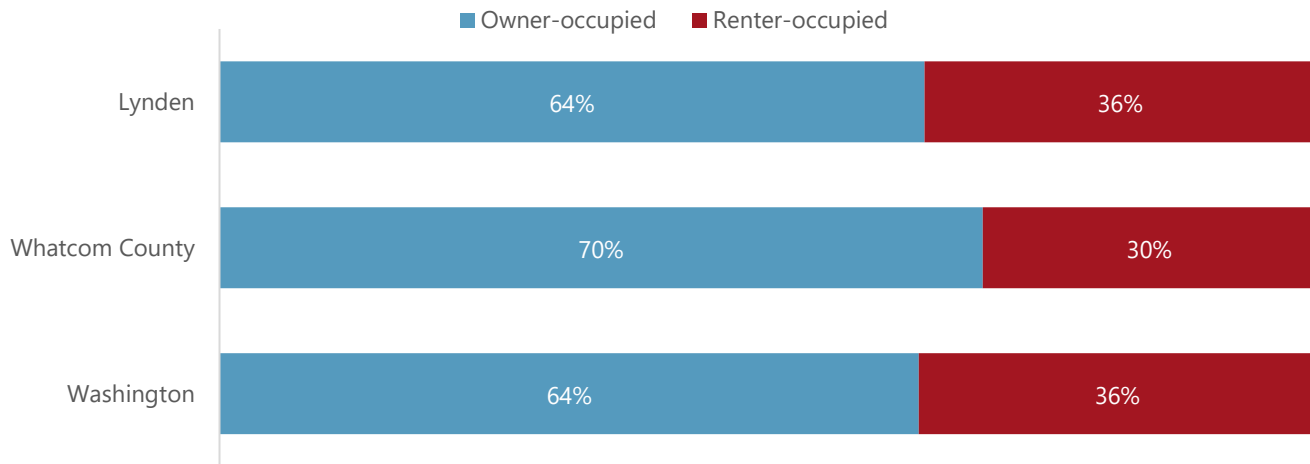
Figure 6. Household Types in Lynden with Regional Comparison, 2022

	Lynden		Whatcom County		Washington	
	Total	%	Total	%	Total	%
Total Households	5,786		91,171		2,979,272	
Family households	3,680	64%	54,640	60%	1,910,770	64%
<i>Married-couple family</i>	3,439	59%	43,780	48%	1,482,230	50%
<i>Other family</i>	455	8%	10,860	12%	428,540	14%
<i>With own children of householder under 18 years</i>	1,907	33%	22,176	24%	814,890	27%
Nonfamily households	1,892	33%	36,531	40%	1,068,502	36%
<i>Householder living alone</i>	1,505	26%	24,559	27%	803,383	27%
<i>Householder 65 years and over</i>	744	13%	10,916	12%	313,547	11%

Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table S2501

In Lynden, **64 percent of housing units are owner-occupied**, similar to statewide averages and a slightly lower rate of owner occupancy than Whatcom County overall, as shown below in Figure 7. Renters can often face higher levels of housing instability due to changes in rent, evictions, and other factors, as well as lower incomes and higher rates of cost-burden, as discussed later in this report.

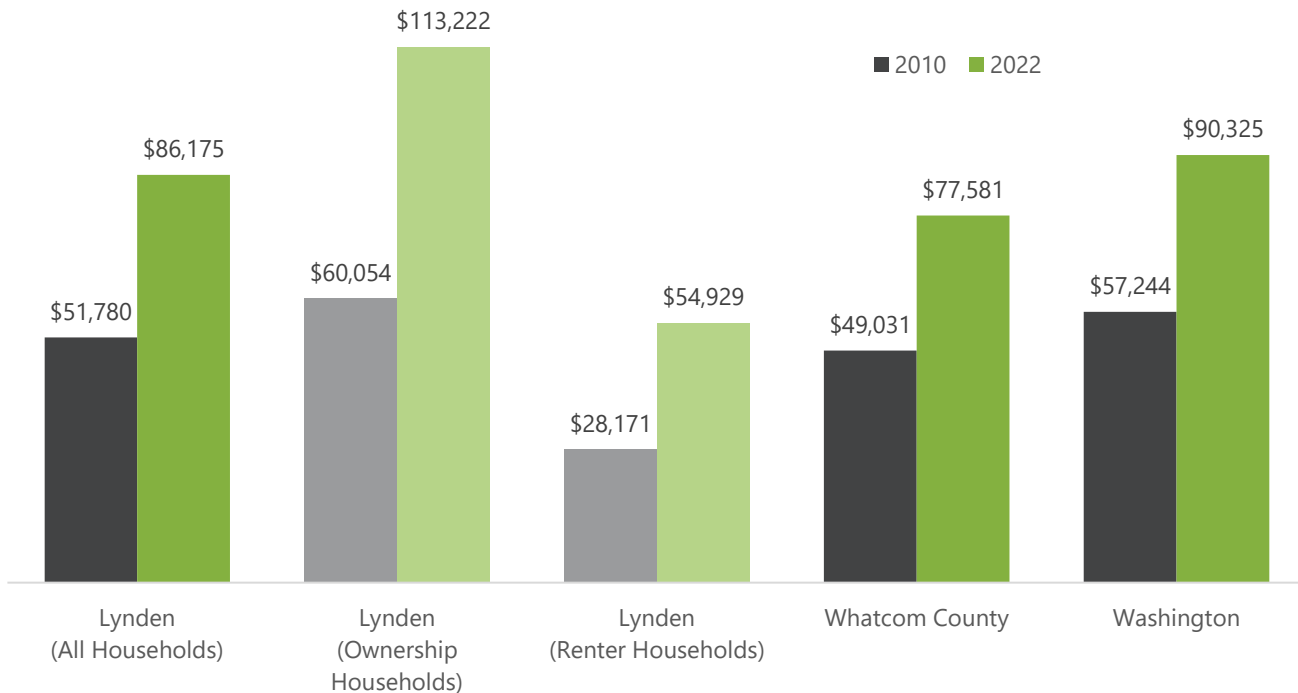
Figure 7. Tenure in Lynden with Regional Comparison, 2022



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table DP04

Lynden’s household incomes are overall slightly higher than Whatcom County averages but lower than statewide average household incomes. **Since 2010, incomes have increased by about 66 percent, from \$51,780 to \$86,175** (not adjusted for inflation). This is a faster increase than in Whatcom County and the state overall, which both saw incomes increase 58% over the same period. **Households who own their homes in Lynden make more than twice as much as renter households**, as shown below in Figure 8. Although renter households are often smaller on average than ownership households, which can account for part of this disparity, it also demonstrates potential affordability concerns for rental households.

Figure 8. Median Household Income in Lynden and Regional Comparisons, 2010-2022



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table S2503

The U.S. Department of Housing and Urban Development (HUD) develops a countywide **Area Median Income (AMI)** for each county in the U.S. This metric is used to determine eligibility for subsidized affordable housing and is based on the Census-reported Median Household Income adjusted for average household size, so the AMI figure is typically higher than the Census-reported incomes shown above. For Whatcom County in 2024, the HUD AMI is **\$106,300**. HUD classifies households into income levels based on percentages of the AMI. “Extremely Low Income” households earn 30% AMI or less, “Very Low Income” households earn 30-50% AMI, and “Low Income” households earn 50-80% AMI. The table below in Figure 9 shows income limits for these three income levels for Whatcom County. These figures represent the maximum rent that households at each income level would pay in subsidized housing at the respective income level, based on household size.

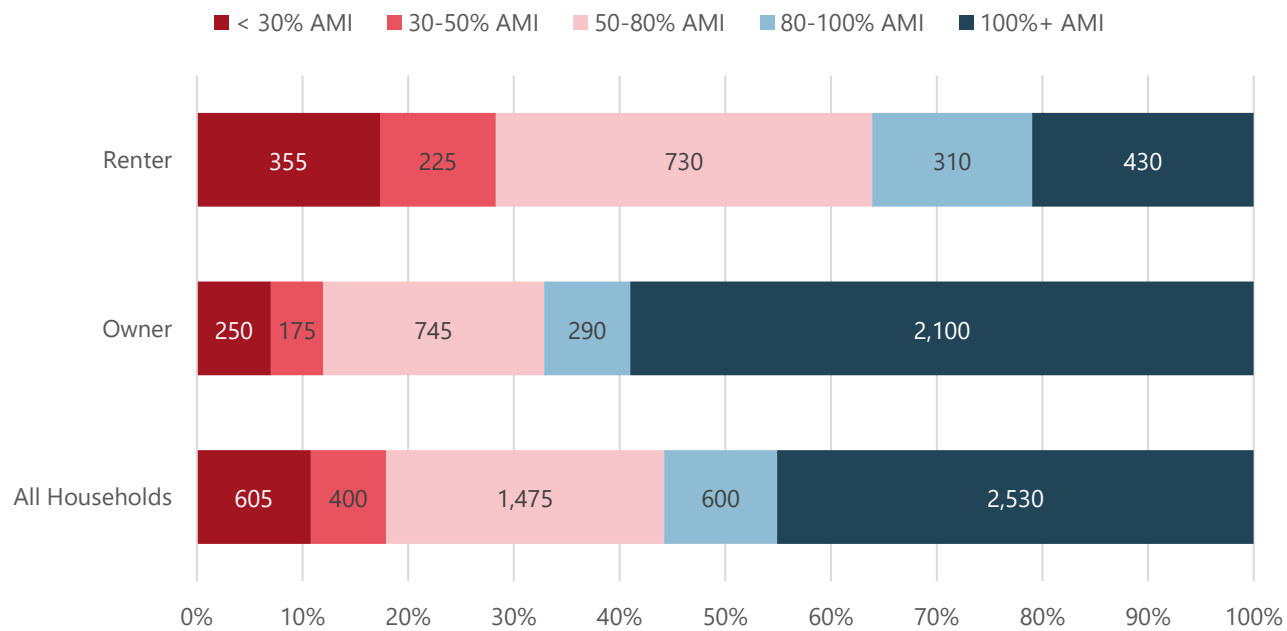
Figure 9. HUD Income Limits for Whatcom County, 2024

	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low Income (30% AMI)	\$22,200	\$25,400	\$28,550	\$31,700	\$36,580	\$41,960	\$47,340	\$52,720
Very Low Income (50% AMI)	\$36,950	\$42,200	\$47,500	\$52,800	\$57,000	\$61,250	\$65,500	\$69,700
Low Income (80% AMI)	\$59,150	\$67,550	\$76,050	\$84,450	\$91,200	\$98,000	\$104,750	\$111,500

Source: U.S. Department of Housing and Urban Development (HUD)

The chart below in Figure 10 shows a breakdown of Lynden’s households by tenure (ownership/rental) and by income, as a percentage of AMI. Overall, about **45 percent of households in the city are considered low income**, earning 80% AMI or below. However, nearly **65 percent of renter households, or 1,310 households, are earning less than 80% AMI**, and could be eligible for subsidized affordable housing. This reinforces the data shown above about disparities between renter and ownership household income in the city.

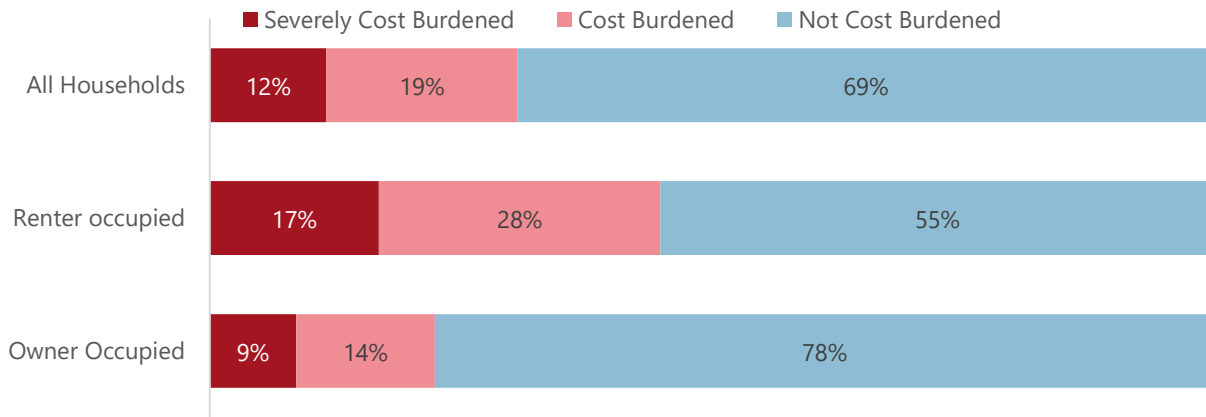
Figure 10. Household Income (as a percentage of AMI) by Tenure in Lynden, 2020



Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS)

HUD uses a measurement of “cost-burden” to determine when households are spending too much on housing costs. A household is considered to be “cost-burdened” if they are spending more than 30 percent of their income on housing, including rent or mortgage and utilities. A household is considered “severely cost-burdened” if they are spending more than 50 percent of their income on housing. Figure 11 below shows Lynden’s households broken down by cost burden and tenure. Overall, **31 percent of households are cost-burdened, and 12 percent are severely cost-burdened**. Renters face higher levels of cost burden, with **nearly half of renter households spending more than 30 percent of their income on housing**, compared to less than a quarter of homeowners. This shows a need for more affordable rental housing in the city.

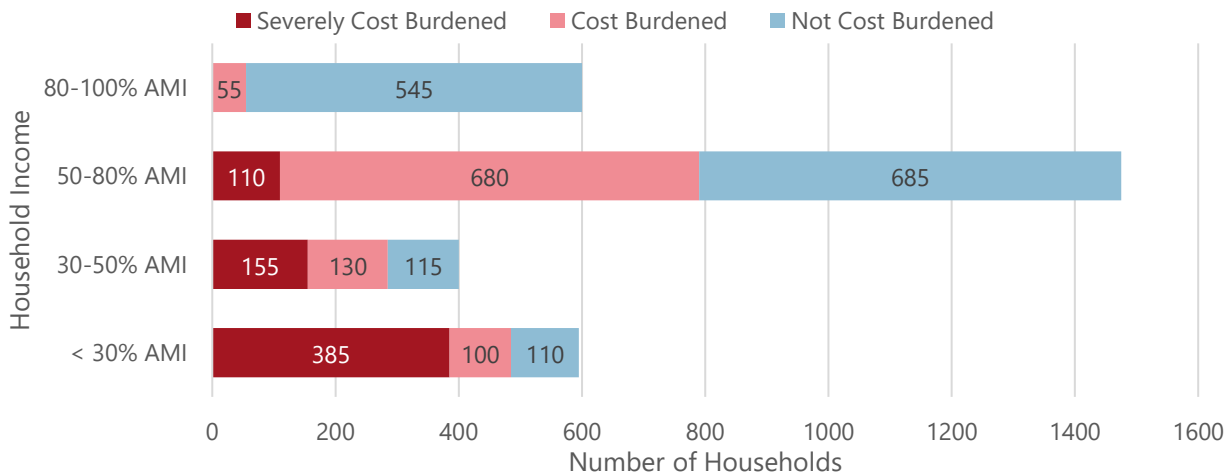
Figure 11. Cost Burdened Households by Tenure in Lynden, 2020



Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS)

When analyzed by household income, **Lynden’s lower-income households face much higher rates of cost burden**. As shown below in Figure 12, 485 of Lynden’s 595 extremely low-income households (earning 30 percent AMI or below) are cost-burdened, and the majority of those are severely cost-burdened. Most very low income households earning under 50 percent AMI are also facing cost burden, and more than half of low-income households earning 50 to 80 percent AMI are also spending 30 percent or more of their income in housing costs. This data shows the particular need for subsidized rental units in Lynden to serve the city’s lowest-income households in particular.

Figure 12. Cost Burden and Household Income in Lynden, 2020

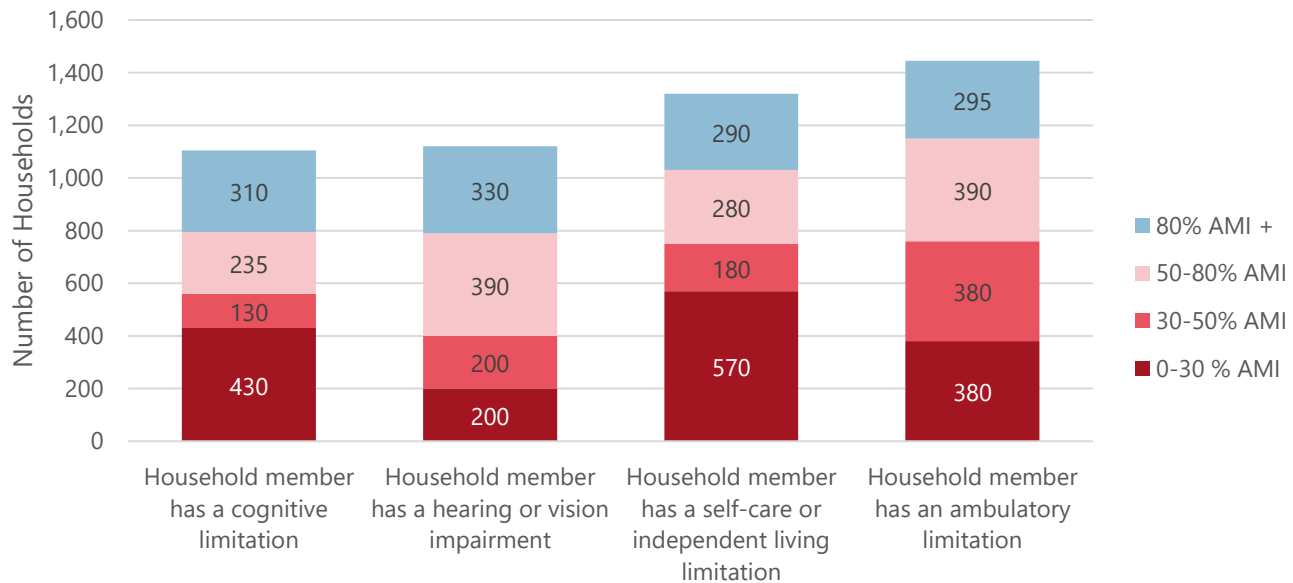


Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS)

Special Housing Needs

In Lynden, there are **2,495 households where a household member has a disability**. These are classified in four categories – cognitive, hearing or vision, self-care or independent living, and ambulatory. Note that individuals can have one or more of these disabilities, so the totals may sum to more households than the city’s total number of households. The chart in Figure 13 shows households with one of the four disability categories broken down by household income. The most common type of disability in the city’s population is ambulatory, and as shown below, **the majority of households in which a member has a disability are low income households**. This demonstrates the need for accessible housing at various price points, particularly subsidized housing, as well as the need for supportive services in the city.

Figure 13. Disability and Household Income in Lynden, 2020



Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS)

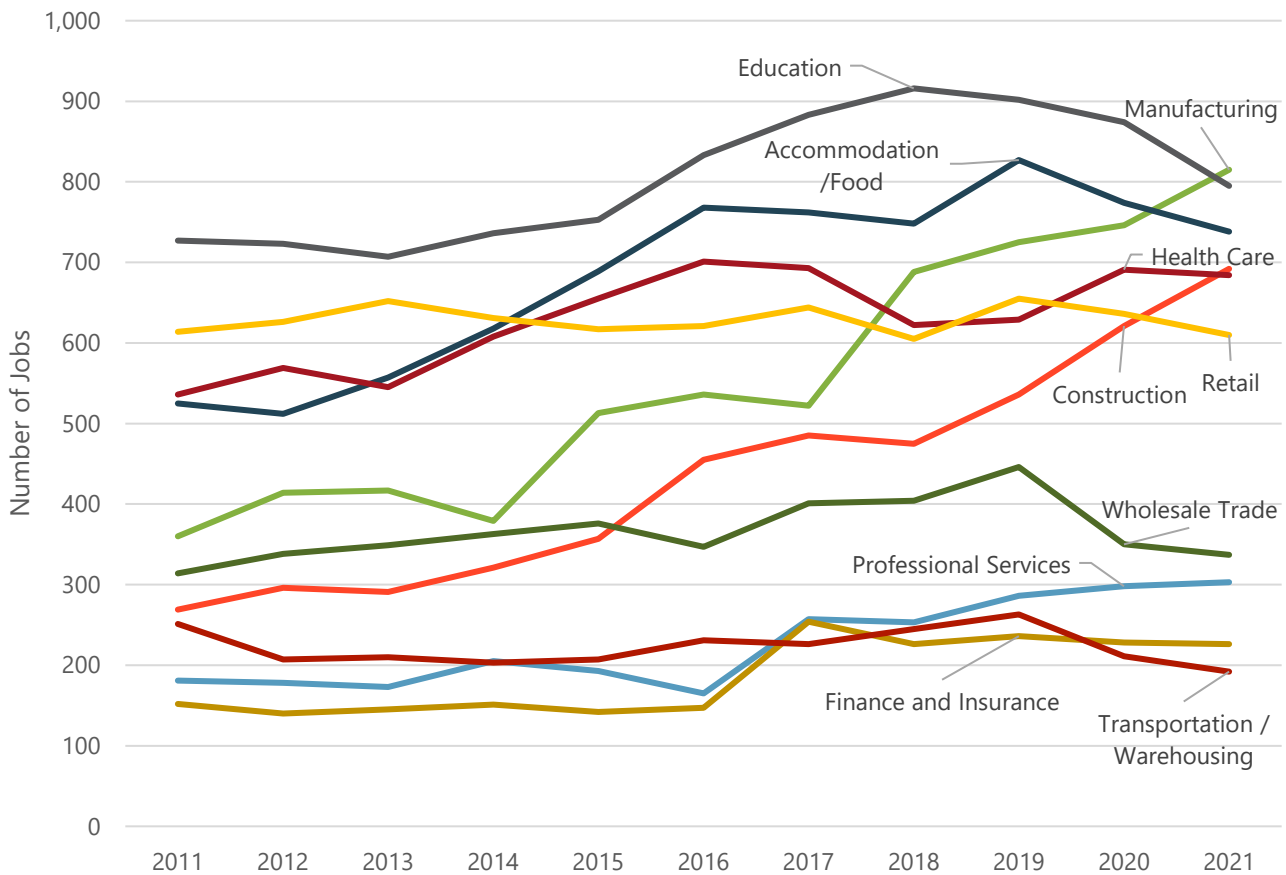
Homelessness data is not readily available at the city level. However, Whatcom County’s 2023 Annual Report on Homelessness found a **27 percent increase in persons experiencing homelessness countywide from 832 in 2022 to 1,059 in 2023**, the largest number since counting began in 2008. In particular, the number of unsheltered individuals increased by 91 percent between 2022 and 2023, to 348 individuals countywide.

Workforce Profile

This section discusses Lynden’s workforce, job sectors, jobs-to-housing ratio, and employment projections, which can help inform the city’s future housing needs.

According to the latest Census/LEHD data, there were **6,046 jobs in Lynden in 2021**. Lynden’s employment by job sector for the top ten sectors is shown below in Figure 14. The top industry in the city as of the latest data (2021) is **manufacturing**, which has been steadily rising over the past decade. Other top employment sectors include **food and accommodation, education, health care, construction, and retail**, all of which have between 600 and 800 jobs in the city. Professional services, finance, and insurance are also notable sectors, as well as wholesale trade and transportation and warehousing. The most notable trends in employment in Lynden are the significant rise in construction and manufacturing jobs in the city over the past decade, as well as a slight drop-off in education jobs as well as an expected, though relatively small, drop in service industry jobs since the COVID-19 pandemic.

Figure 14. Top Job Sectors in Lynden, 2011-2021



Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics (LEHD) via Census OnTheMap

Figure 15 below shows the comparison between the share of jobs by sector in Lynden and Whatcom County overall. Whatcom County has a higher share of jobs in health care, as well as resource-based industries and public administration, whereas Lynden has higher shares of service industry sectors and construction jobs. However, **the overall industry mix is relatively similar**, with concentrations in manufacturing, education, health care, and retail.

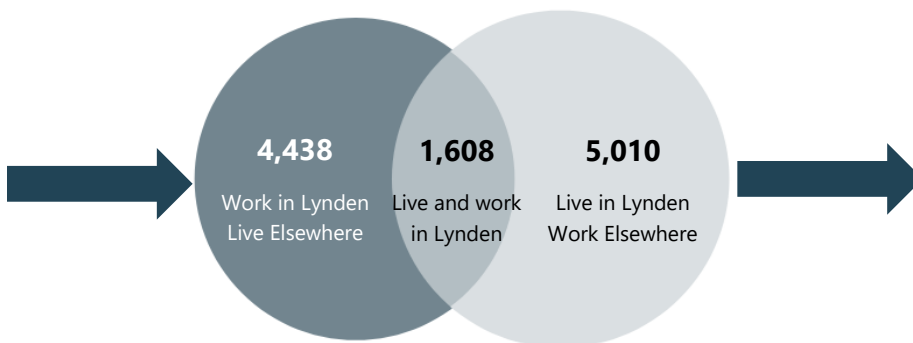
Figure 15. Share of Jobs by Industry in Lynden and Whatcom County, 2021

NAICS Industry Sector	Lynden	Whatcom County
Manufacturing	13.5%	10.6%
Educational Services	13.1%	10.4%
Accommodation and Food Services	12.2%	7.5%
Construction	11.4%	9.2%
Health Care and Social Assistance	11.3%	16.4%
Retail Trade	10.1%	10.3%
Wholesale Trade	5.6%	3.2%
Professional, Scientific, and Technical Services	5.0%	4.4%
Finance and Insurance	3.7%	2.7%
Transportation and Warehousing	3.2%	2.9%
Public Administration	2.9%	4.5%
Other Services (excluding Public Administration)	2.3%	3.6%
Administration & Support, Waste Management	2.1%	4.5%
Arts, Entertainment, and Recreation	1.2%	2.2%
Real Estate and Rental and Leasing	0.8%	1.5%
Agriculture, Forestry, Fishing and Hunting	0.8%	3.7%
Information	0.5%	1.7%
Management of Companies and Enterprises	0.2%	0.3%
Mining, Quarrying, and Oil and Gas Extraction	0.0%	0.2%
Utilities	0.0%	0.2%

Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics (LEHD) via Census OnTheMap

Figure 16 shows commuter inflow and outflow in Lynden. The city has about the **same amount of commuters coming in on a daily basis as commuters working elsewhere**, and about a quarter of workers in the city also live in the city. Top destinations for commuting include **Bellingham**, where about 23 percent of Lynden residents work. About four percent of Lynden residents work in Ferndale and another four percent in Seattle. Smaller shares also work in Blaine, Sumas, Everett, Bellevue, and Everson. As far as in-commuting, about 10 percent of workers in Lynden live in Bellingham, and 2-4 percent each in Ferndale, Birch Bay, Everson, and Sumas. Smaller shares live elsewhere throughout the county.

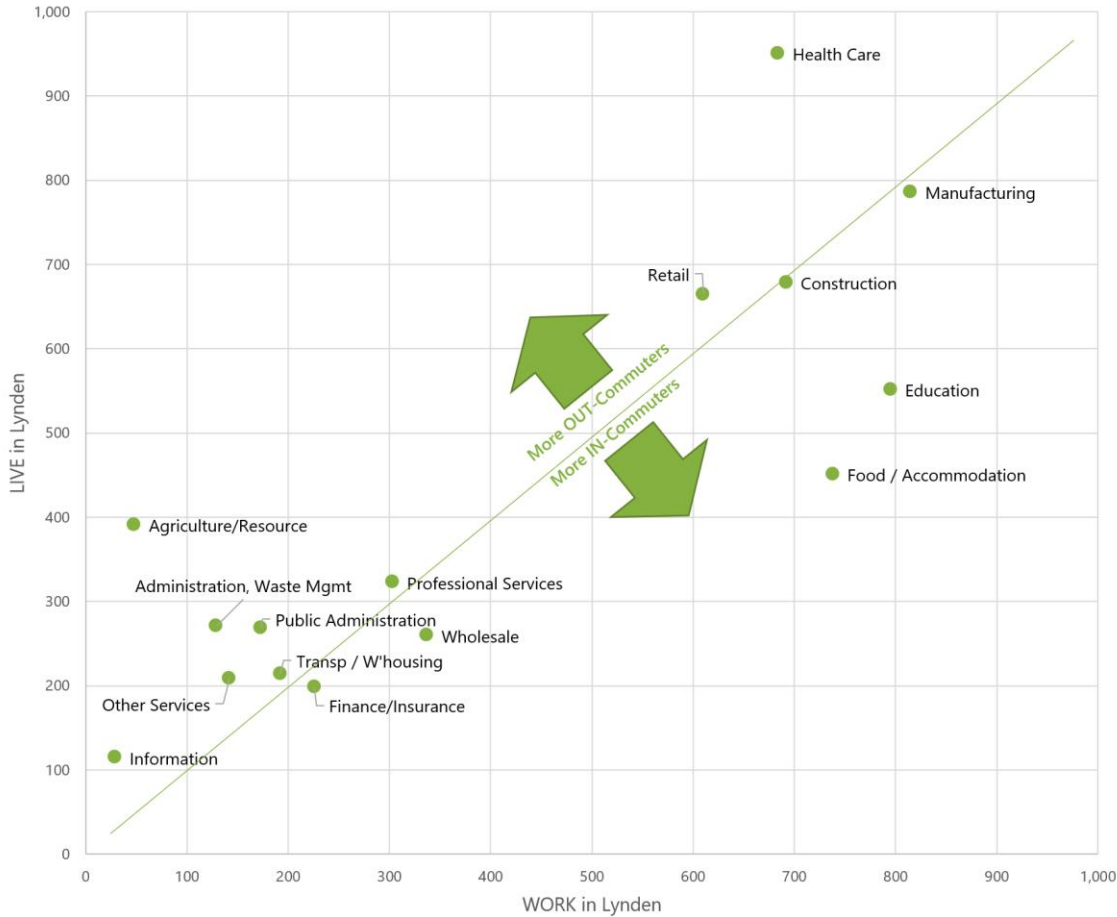
Figure 16. Commuting Patterns in Lynden, 2021



Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics (LEHD) via Census OnTheMap

Figure 17 shows job sectors based on commuting patterns. Industries on the left side of the diagonal line have higher shares of Lynden residents who commute out to work, and industries on the right side of the diagonal line see more commuting into the city. In the city’s larger sectors on the right side of the chart, **retail, manufacturing, and construction see similar shares of in- and out-commuting.** **Health care** is an outlier, with a more **significant share of out-commuters**, whereas education and food service see more workers commuting into the city to work.

Figure 17. In- and Out-Commuting by Industry in Lynden, 2021



Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics (LEHD) via Census OnTheMap

Lynden’s jobs-to-housing ratio using 2021 LEHD and American Community Survey data is **1.01**. **This indicates a good balance of jobs to housing units in the city.** A jobs-to-housing ratio at or near 1.0 indicates that residents have potential employment opportunities without having to commute excessively long distances, and that employers have a reasonable population base from which to draw upon.

Lynden’s projected future employment growth for this comprehensive plan period through 2045 is shown below, with breakdown by major job sectors. Overall this employment mix is consistent with recent trends, and the forecast represents a 23 percent increase in jobs by 2045, or a 1.2 percent yearly increase.

Figure 18. Lynden Employment Projections, 2023-2045

UGA	Resources	Industrial	Retail	Comm'l	Total
Lynden	20	606	183	991	1,799

Source: Whatcom County Population and Employment:Growth Projections and Preliminary Allocations Technical Report (5/22/24)

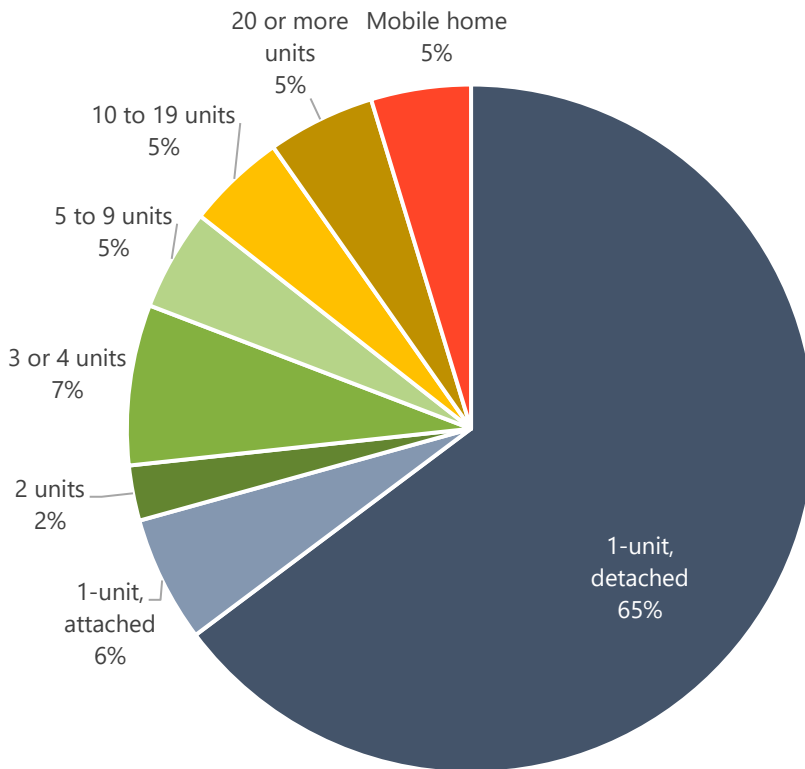
Housing Supply

This section inventories Lynden’s current housing stock, housing market including rental and sales prices, and housing affordability indicators and trends.

General Housing Inventory

Lynden had **5,972 housing units in 2021** according to the most recently available American Community Survey data. The breakdown of units by type is shown below in Figure 19. Nearly **three-quarters of housing units in the city are in single-unit buildings**, either attached or detached. About **14 percent of the housing stock is in “middle housing” types** of between 2 and 9 units, and another **10 percent is in multifamily apartments**. Five percent of Lynden’s housing stock is in mobile homes. This makeup is broadly similar to Whatcom County and the state as a whole, with the exception of apartments of 20 units or more, where both the county and state have about twice the share as Lynden. Lynden also has a slightly higher share of attached single-family housing than the county and state.

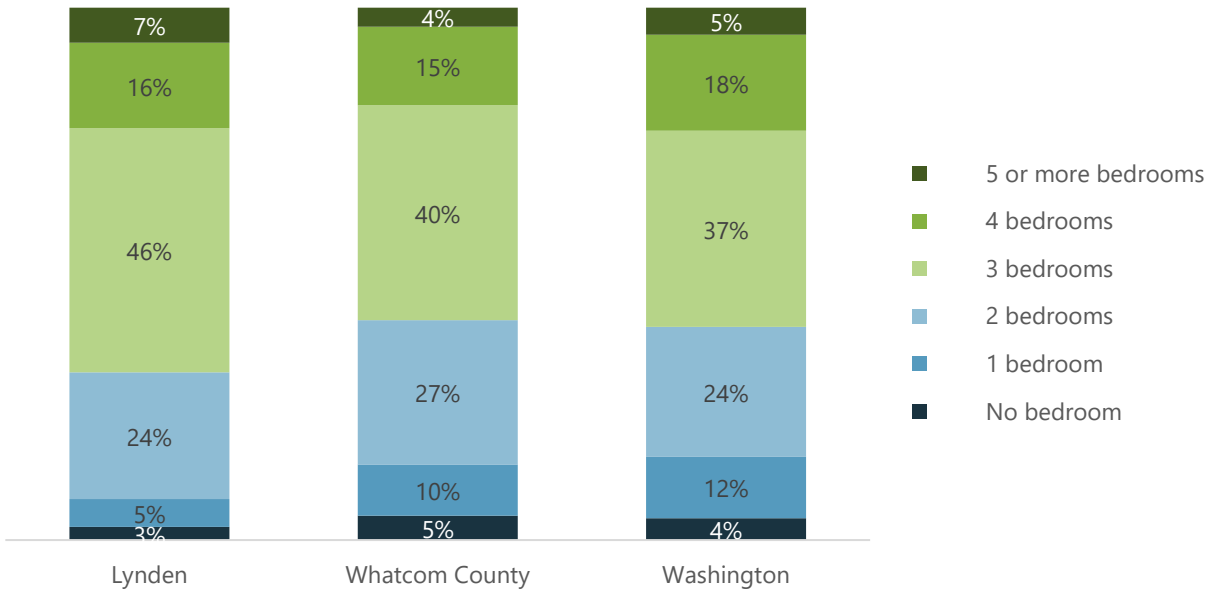
Figure 19. Housing Unit Types in Lynden, 2021



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table DP04

Lynden’s housing stock is primarily comprised of 3-bedroom units, as shown below in Figure 20. Overall, **68 percent of the city’s housing units have 3 or more bedrooms**, a notably higher share of larger units when compared to the county and state. This correlates with the larger household sizes and larger shares of family households discussed above under “Household Characteristics”.

Figure 20. Lynden Housing Units by Bedroom Count with Regional Comparison, 2021

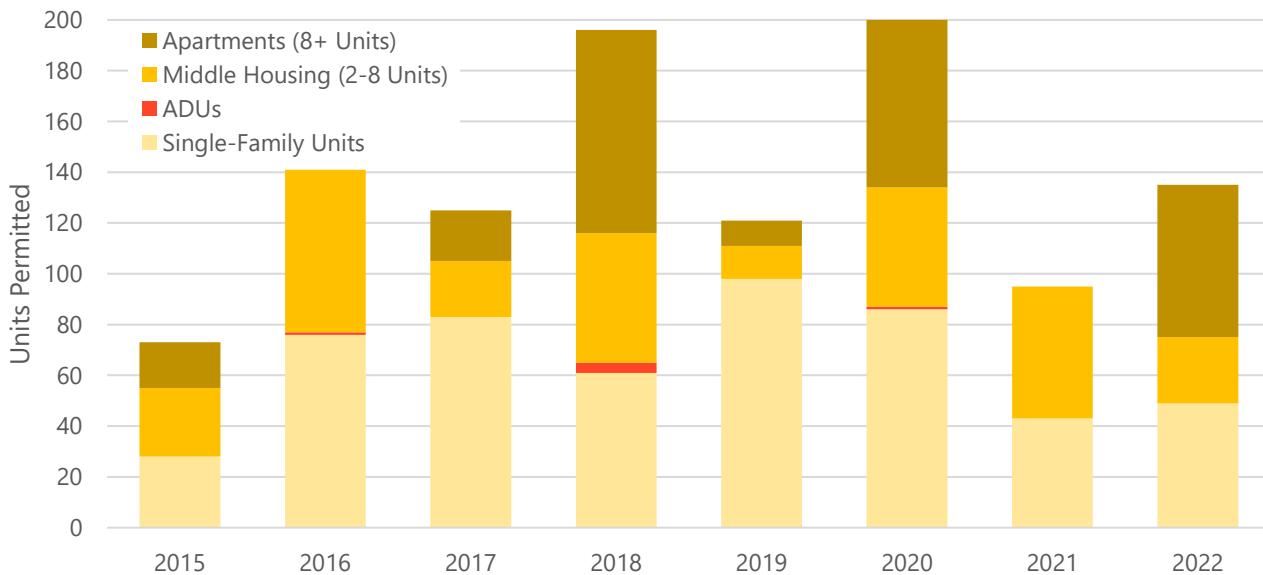


Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table DP04

Housing Market Conditions

There have been **1,093 units permitted in Lynden since 2015**. Of these, 531 units, or 49 percent, have been single-family units. Another 28 percent were middle housing (buildings of 2-8 units), and 23 percent were in apartments of 8 or more units. There were a total of 6 ADUs permitted during this time. Figure 21 below shows the yearly permitting data by unit type. Trends have fluctuated over time, with several years seeing larger apartment projects and other years mostly single-family development permitted.

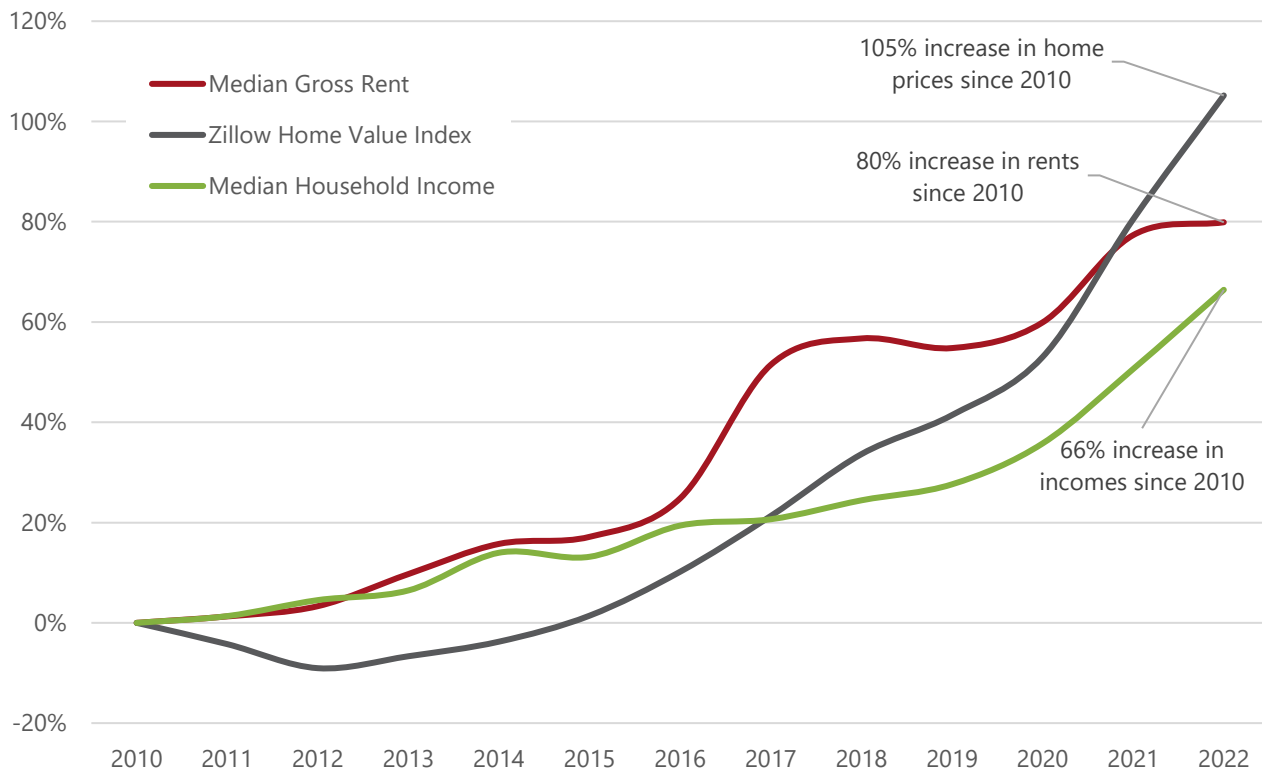
Figure 21. Housing Units Permitted in Lynden, 2015-2022



Source: City of Lynden

Rents in Lynden, according to the latest American Community Survey data, are about **\$1,405 per month** on average as of 2022. This is similar to Whatcom County but somewhat less than the statewide median of \$1,592. Housing prices as of 2024 are averaging about **\$581,000**, according to Zillow. Figure 22 shows the percent change in rents, house prices, and household incomes in Lynden from 2010-2022. In this period, **incomes have increased 66 percent, whereas rents have increased 80 percent and home prices have increased 105 percent**. Rents and home prices were both keeping pace with income increases in Lynden until the mid-2010s, when housing costs began to increase more rapidly. Zillow reports that housing prices have **begun to stabilize** since 2022, likely due to increased interest rates. Nonetheless, the overall trend shows decreasing housing affordability for Lynden residents over the past decade.

Figure 22. Change in Rents, Home Prices, and Incomes in Lynden, 2012-2022

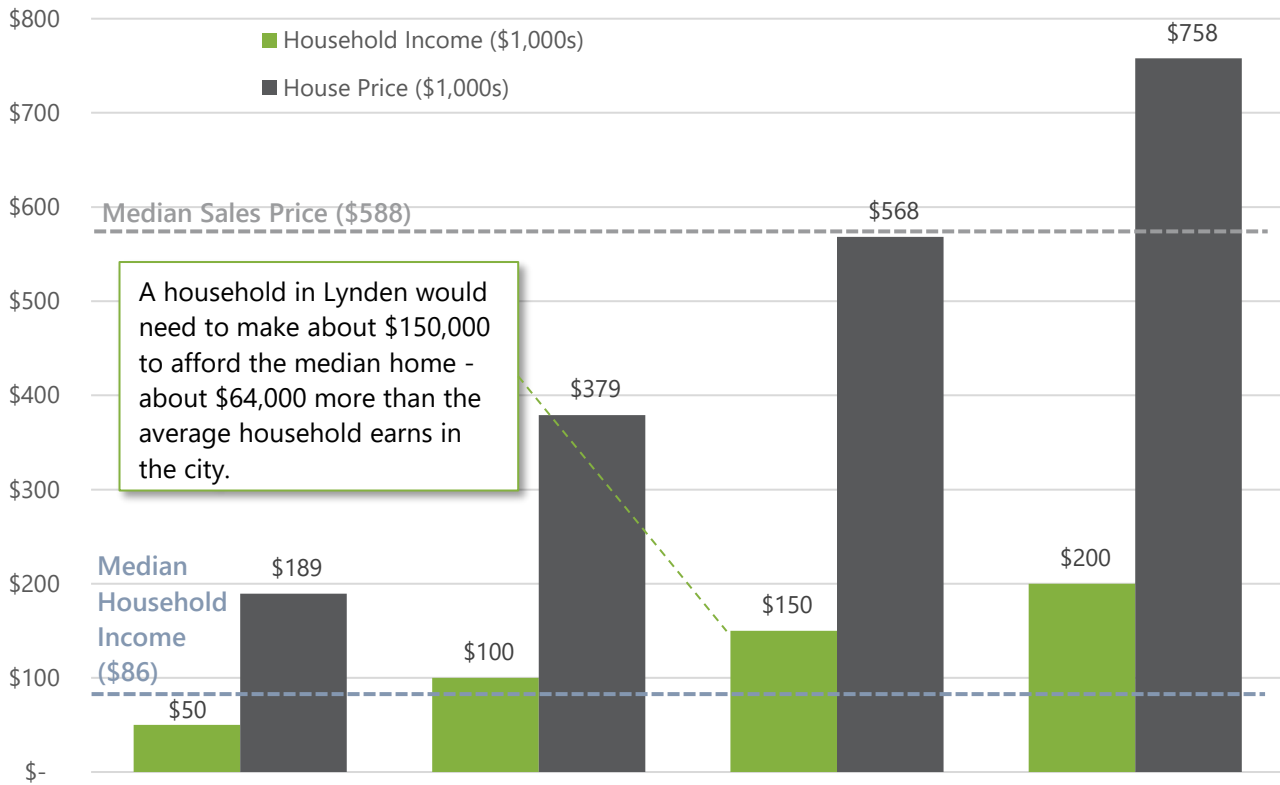


Sources: 2010-2022 American Community Survey 5-Year Estimates, Table S2503; Zillow Home Value Index

In order to afford the average rent in Lynden without being cost-burdened, a household would need to earn \$56,200 per year. As shown previously in this report, the median household income in Lynden is \$86,175, meaning the average household could afford to rent in the city. However, the median household income for renter households is \$54,929, meaning that **the average rental household would be cost burdened, spending slightly more than 30 percent of their income in order to afford to rent the average apartment**. This again shows the need for more affordable rental housing in the city.

In order to purchase a home at the average home price of **\$588,187**, a household would need to make about **\$155,000**. However, the average household in the city, earning **\$86,175**, could afford to purchase a home worth about **\$327,000**, assuming current interest rates, 20 percent down payment, and a 30-year mortgage. Therefore, there is gap of about **\$260,000** between what the average Lynden household could afford and the average prices of homes in the city. The chart below in Figure 23 shows what price of ownership housing various households in Lynden could afford (in grey) at various levels of household incomes (in green). The median sales price and median household income are shown in dashed lines.

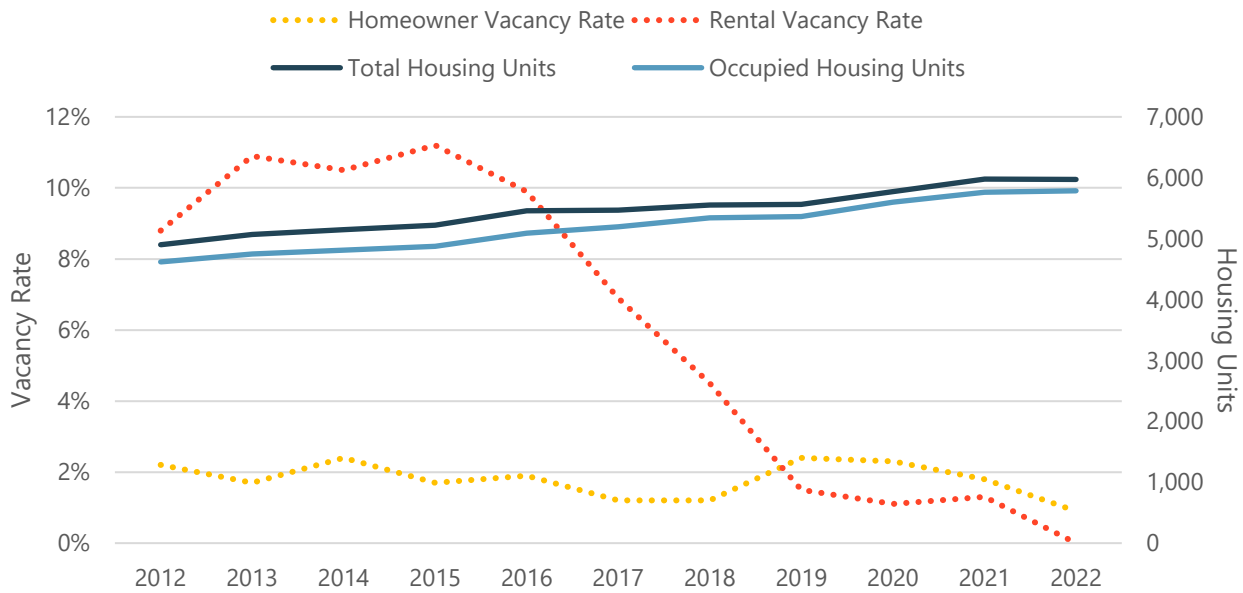
Figure 23. Housing Affordability at Various Income Levels in Lynden, 2021



Sources: 2010-2022 American Community Survey 5-Year Estimates, Table S2503; Zillow Home Value Index; Freddie Mac; Whatcom County; City of Lynden; Leland Consulting Group

Figure 24 shows Census-reported vacancy rates in Lynden over the past decade for both ownership and rental units. Total and occupied unit counts are also shown. Although ownership vacancy rates have remained relatively consistent over time, **rental vacancy rates have dropped dramatically since 2019**, indicating increased demand for apartments in the city, and likely an undersupply. Low vacancy rates can reduce residents’ choice of housing units and make it harder for employers to find housing for their employees, in addition to driving up housing costs and exacerbating housing insecurity overall. The current vacancy rate of **0.9 percent** is significantly below what are considered “healthy” vacancy rates of five to six percent. This again demonstrates a need for more housing production in the city to keep up with demand and help improve housing affordability.

Figure 24. Vacancy Rates in Lynden, 2012-2022



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Table DP04

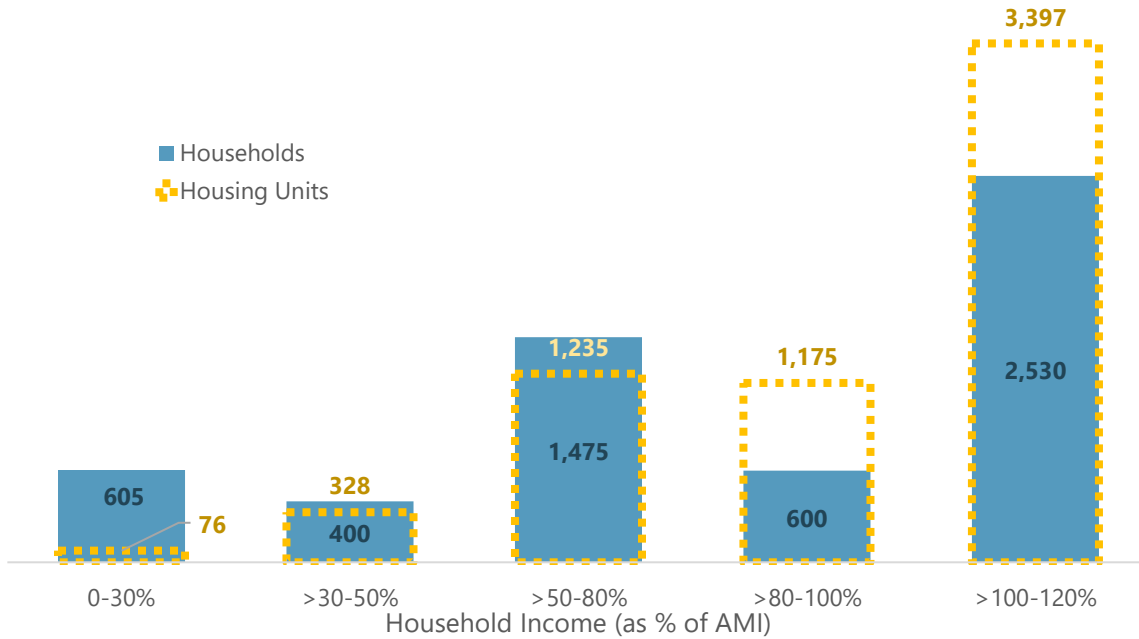
Special Housing Inventory

Staff noted that Lynden does not currently have any subsidized, deed-restricted housing inventory.

Gap Analysis

Figure 25 below shows a comparison of households earning various income levels (shown based on household income as a percentage of AMI) and housing units in Lynden affordable to those income levels. This data is drawn from the WA Department of Commerce’s Housing Planning for All (HAPT) tool, which classifies current housing units by the income level they serve. **In Lynden, there are a surplus of units available for middle- and high-income households earning greater than 80 percent AMI. The supply of low- and extremely low-income housing units is not sufficient to meet the current number of households in those income bands.** This shows a need for more housing serving low- and extremely low-income households in the future. The extremely-low income housing would likely need to take the form of subsidized affordable housing projects, but other forms of housing including market-rate apartments and ADUs may also be able to supply housing for low- and moderate-income households in the city.

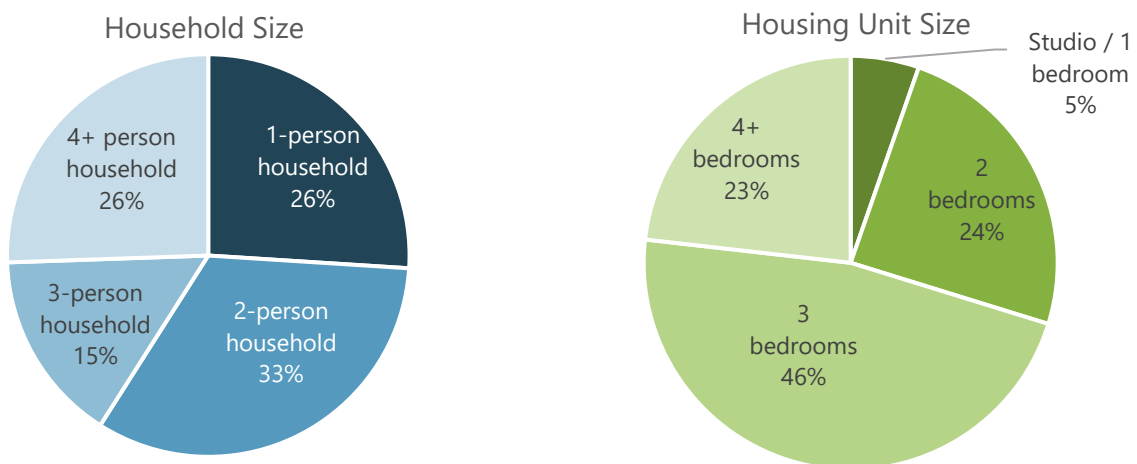
Figure 25. Comparison of Housing Units and Household Incomes in Lynden, 2020



Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS), WA Department of Commerce Housing Planning for All Tool (HAPT)

The charts below in Figure 26 show a comparison of household size and housing units size in Lynden. Despite the fact that households in the city are somewhat larger than regional and state averages, **there is a gap between household and housing unit sizes, with more smaller households than smaller units.** The very small share of one bedroom units and large number of three bedroom units suggests that most households have at least one extra bedroom. This can provide needed space for guests, employment, or other activities, but can also reduce housing affordability if smaller households do not need or cannot afford to pay for the extra space.

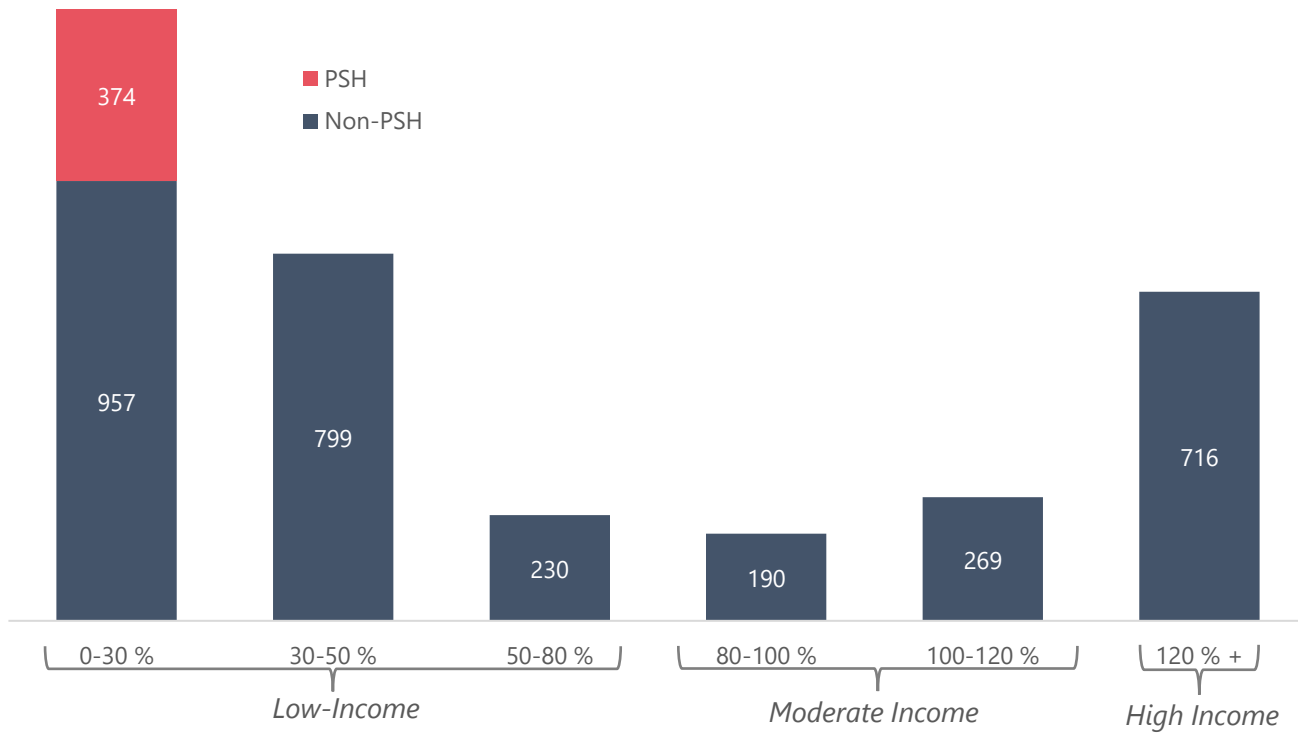
Figure 26. Household and Housing Unit Size Comparison in Lynden, 2022



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates, Tables S2501, DP04

Figure 27 shows Lynden’s projected housing need by income band (shown as a percentage of AMI). Overall, it is projected that Lynden will need to plan for **3,535 new housing units by 2045** to accommodate future population growth as well as accounting for housing needed to make up for historic underproduction, housing for those experiencing homelessness, and considering a future “healthy” vacancy rate of 6 percent. **The majority of Lynden’s housing unit targets fall in the lower income ranges, under 50 percent AMI**, although additional units for high-income households are also projected. The Growth Management Act as amended by HB 1220 in 2021 requires jurisdictions to show land capacity for these units based on zoning which can serve housing types at the needed income levels, as detailed below under “Land Capacity Analysis.”

Figure 27. Lynden Target Housing Units by Income, 2023-2045



Source: Whatcom County Non-Binding Multi-Jurisdictional Resolution No. 2025-011 (Adopted March 11, 2025)

Land Capacity Analysis

As part of this comprehensive plan update, the City, with the assistance of LCG and Whatcom County, conducted a Land Capacity Analysis for housing by income band, as required by RCW 36.70A.070(2)(c). Based on current zoning and the current inventory of vacant, partially-used, and underutilized parcels in the city, Lynden **does not have sufficient capacity under current zoning** to meet the housing unit targets by income shown above in Figure 27, with a deficit of capacity to serve lower-income households earning under 80 percent AMI. To address this deficit, the city is planning to adjust the maximum allowed density in the Mixed Use Overlay districts from the current **28** units per acre to **40** units per acre. This update to zoned capacity will be adopted concurrently with this Comprehensive Plan update, and **will provide sufficient capacity for Lynden to meet and exceed its housing targets at all income levels**. Figure 28 below shows the housing capacity by income band as currently zoned, and Figure 29 shows capacity by income with the increased density in the Mixed-Use Overlay. Full details on the methodology and results of the Land Capacity Analysis can be found in the “Land Capacity Analysis” appendix.

Figure 28. Lynden Housing Targets and Capacity by Income Band (Current Zoning)

Income Band	Housing Needs	Aggregated Housing Needs	Pending Units	Remaining Needs	Total Capacity	Surplus/Deficit
0-30 Non PSH	957	2,360	241	2,119	1,671	(448)
0-30 PSH	374					
30-50	799					
50-80	230					
80-100	190	459	140	319	1,207	888
100-120	269					
120+	716	716	75	641	732	91
Total	3,535	3,535	456	3,079	3,610	531

Figure 29. Lynden Housing Targets and Capacity by Income Band (Revised Zoning @ 40 DU/Ac in MUO)

Income Band	Housing Needs	Aggregated Housing Needs	Pending Units	Remaining Needs	Total Capacity	Surplus/Deficit
0-30 Non PSH	957	2,360	241	2,119	1,671	98
0-30 PSH	374					
30-50	799					
50-80	230					
80-100	190	459	140	319	1,207	888
100-120	269					
120+	716	716	75	641	732	91
Total	3,535	3,535	456	3,079	4,516	1,077

Key Takeaways

• Community Profile

- Lynden's population has grown steadily since the 1970s and more rapidly than Whatcom County as a whole over the past decade. The current population of 16,520 is expected to increase to 22,815 by 2045.
- Lynden's population is somewhat younger than county and statewide averages
- Lynden's population has become more diverse over the past decade but is less diverse than the state overall.
- The average household size in Lynden is 2.71, higher than regional averages, and the city has a higher share of family households and children than Whatcom County overall.
- 64 percent of Lynden households own their homes, and homeowner households earn more than twice as much as renter households in the city.
- Nearly half of Lynden households are considered low-income, earning less than 80 percent of the Area Median Income. For renter households, nearly 65 percent are considered low-income.
- Overall, 31 percent of Lynden households are cost-burdened, spending more than 30 percent of their income on housing costs, with lower-income households in the city facing high levels of cost-burden.
- There are 2,495 households in Lynden in which a household member has a disability, and these households are mostly lower-income households.
- There has been a 27 percent increase in homelessness and a 91 percent increase in unsheltered homelessness in Whatcom County between 2022 and 2023.

• Workforce Profile

- There were 6,046 jobs in Lynden as of 2021. Key sectors include manufacturing, education, food service, health care, retail, and construction, similar to Whatcom County overall.
- Lynden has similar rates of in-commuting and out-commuting, and about 25 percent of workers in the city also live in the city. Bellingham is the top destination for commuting, and the industry with the largest share of out-commuting is health care.
- Lynden has a balanced jobs-to-housing ratio, at 1.01.
- The city is expected to add 1,799 jobs by 2045, primarily in commercial and industrial sectors.

• Housing Supply

- Lynden had 5,972 housing units in 2021. Nearly three-quarters were in detached or attached single-unit buildings, 14 percent in middle housing types, and 10 percent in multifamily apartments.
- Lynden's housing units are generally larger than regional averages, with 68 percent of units having three bedrooms or more.
- 1,093 units have been permitted in Lynden since 2015, of which about half were single-family units.
- Current rents in Lynden are around \$1,400 per month and housing prices around \$580,000, on average.
- Since 2010, incomes have increased 66 percent, whereas rents have increased 80 percent and home prices have increased 105 percent.
- The average renter household in Lynden would need to spend slightly more than 30 percent of their income to rent the average apartment in the city.
- There is a gap of \$260,000 between the price of a home that would be affordable to the average household in the city and the average house price in the city.
- Vacancy rates have decreased significantly in recent years and are now under 1 percent.

• Gap Analysis

- In Lynden, there are a surplus of units available for middle- and high-income households earning greater than 80 percent AMI. The supply of low- and extremely low-income housing units is not sufficient to meet the current number of households in those income bands.
- Despite the fact that households in the city are somewhat larger than regional and state averages, there is a gap between household and housing unit sizes, with more smaller households than smaller units in Lynden.

- Lynden's land capacity as zoned does not provide sufficient capacity for low-income households to meet county targets. The city is planning to address this deficit by increasing density in the Mixed-Use Overlay zone from 28 to 40 units per acre, which will provide sufficient capacity to meet targets at all income bands.